

**B22A (Official Form 22A) (Chapter 7) (12/08)**

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

- ☐ The presumption arises
- ☒ The presumption does not arise
- ☐ The presumption is temporarily inapplicable.

In re: Hristov, Gueorgui Ivanov

Debtor(s)

Case Number: \_\_\_\_\_

(If known)

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

### Part I. MILITARY AND NON-CONSUMER DEBTORS

<b>1A</b>	<p><b>Disabled Veterans.</b> If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Veteran's Declaration.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
<b>1B</b>	<p><b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.</p>
<b>1C</b>	<p><b>Reservists and National Guard Members; active duty or homeland defense activity.</b> Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p style="margin-left: 40px;">a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <p style="margin-left: 80px;"><input type="checkbox"/> I remain on active duty /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="margin-left: 80px;">OR</p> <p style="margin-left: 40px;">b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p>

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**Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION**

<b>2</b>	<p><b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input checked="" type="checkbox"/> <b>Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</b></p> <p>b. <input type="checkbox"/> <b>Married, not filing jointly, with declaration of separate households.</b> By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." <b>Complete only Column A ("Debtor's Income") for Lines 3-11.</b></p> <p>c. <input type="checkbox"/> <b>Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b></p> <p>d. <input type="checkbox"/> <b>Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b></p>													
	<p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>			<b>Column A Debtor's Income</b>	<b>Column B Spouse's Income</b>									
<b>3</b>	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>			\$	\$									
<b>4</b>	<p><b>Income from the operation of a business, profession or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part V.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 45%;">Gross receipts</td><td style="width: 50%;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td>Ordinary and necessary business expenses</td><td>\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Business income</td><td>Subtract Line b from Line a</td></tr> </table>			a.	Gross receipts	\$	b.	Ordinary and necessary business expenses	\$	c.	Business income	Subtract Line b from Line a	\$	\$
a.	Gross receipts	\$												
b.	Ordinary and necessary business expenses	\$												
c.	Business income	Subtract Line b from Line a												
<b>5</b>	<p><b>Rent and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 45%;">Gross receipts</td><td style="width: 50%;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td>Ordinary and necessary operating expenses</td><td>\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Rent and other real property income</td><td>Subtract Line b from Line a</td></tr> </table>			a.	Gross receipts	\$	b.	Ordinary and necessary operating expenses	\$	c.	Rent and other real property income	Subtract Line b from Line a	\$	\$
a.	Gross receipts	\$												
b.	Ordinary and necessary operating expenses	\$												
c.	Rent and other real property income	Subtract Line b from Line a												
<b>6</b>	<b>Interest, dividends, and royalties.</b>			\$	\$									
<b>7</b>	<b>Pension and retirement income.</b>			\$	\$									
<b>8</b>	<p><b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.</p>			\$	\$									
<b>9</b>	<p><b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 35%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td><td style="width: 30%;">Debtor \$ _____</td><td style="width: 35%;">Spouse \$ _____</td></tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____	\$	\$						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____												

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10	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance.</b> Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.								
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 60%;"></td> <td style="width: 35%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: right;">\$</td> </tr> </table>	a.		\$	b.		\$		
a.		\$							
b.		\$							
	Total and enter on Line 10	\$	\$						
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$	\$						
12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$							

**Part III. APPLICATION OF § 707(B)(7) EXCLUSION**

13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amount from Line 12 by the number 12 and enter the result.	\$
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)  a. Enter debtor's state of residence: <u>Illinois</u> b. Enter debtor's household size: <u>1</u>	\$ <b>46,105.00</b>
15	<b>Application of Section 707(b)(7).</b> Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> <b>The amount on Line 13 is less than or equal to the amount on Line 14.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII. <input type="checkbox"/> <b>The amount on Line 13 is more than the amount on Line 14.</b> Complete the remaining parts of this statement.	

**Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)**

**Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)**

16	Enter the amount from Line 12.	\$									
17	<b>Marital adjustment.</b> If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.										
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 60%;"></td> <td style="width: 35%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td></td> <td style="text-align: right;">\$</td> </tr> </table>	a.		\$	b.		\$	c.		\$	
a.		\$									
b.		\$									
c.		\$									
	Total and enter on Line 17.	\$									
18	<b>Current monthly income for § 707(b)(2).</b> Subtract Line 17 from Line 16 and enter the result.	\$									

**Part V. CALCULATION OF DEDUCTIONS FROM INCOME**

**Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)**

19A	<b>National Standards: food, clothing and other items.</b> Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$
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<b>19B</b>	<p><b>National Standards: health care.</b> Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <th colspan="3" style="text-align: left; padding: 2px;">Household members under 65 years of age</th> <th colspan="3" style="text-align: left; padding: 2px;">Household members 65 years of age or older</th> </tr> <tr> <td style="width: 5%; padding: 2px;">a1.</td><td style="width: 75%; padding: 2px;">Allowance per member</td><td style="width: 20%;"></td> <td style="width: 5%; padding: 2px;">a2.</td><td style="width: 75%; padding: 2px;">Allowance per member</td><td style="width: 20%;"></td> </tr> <tr> <td style="padding: 2px;">b1.</td><td style="padding: 2px;">Number of members</td><td></td> <td style="padding: 2px;">b2.</td><td style="padding: 2px;">Number of members</td><td></td> </tr> <tr> <td style="padding: 2px;">c1.</td><td style="padding: 2px;">Subtotal</td><td></td> <td style="padding: 2px;">c2.</td><td style="padding: 2px;">Subtotal</td><td></td> </tr> </table>	Household members under 65 years of age			Household members 65 years of age or older			a1.	Allowance per member		a2.	Allowance per member		b1.	Number of members		b2.	Number of members		c1.	Subtotal		c2.	Subtotal		\$
Household members under 65 years of age			Household members 65 years of age or older																							
a1.	Allowance per member		a2.	Allowance per member																						
b1.	Number of members		b2.	Number of members																						
c1.	Subtotal		c2.	Subtotal																						
<b>20A</b>	<p><b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court).</p>	\$																								
<b>20B</b>	<p><b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 5%; padding: 2px;">a.</td><td style="width: 65%; padding: 2px;">IRS Housing and Utilities Standards; mortgage/rental expense</td><td style="width: 30%; padding: 2px;">\$</td></tr> <tr> <td style="padding: 2px;">b.</td><td style="padding: 2px;">Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td><td style="padding: 2px;">\$</td></tr> <tr> <td style="padding: 2px;">c.</td><td style="padding: 2px;">Net mortgage/rental expense</td><td style="padding: 2px;">Subtract Line b from Line a</td></tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a	\$															
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$																								
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$																								
c.	Net mortgage/rental expense	Subtract Line b from Line a																								
<b>21</b>	<p><b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>	\$																								
<b>22A</b>	<p><b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> 0   <input type="checkbox"/> 1   <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	\$																								
<b>22B</b>	<p><b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	\$																								

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23	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1   <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 65%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 30%;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td><td>\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 1</td><td>Subtract Line b from Line a</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a									
24	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 65%;">IRS Transportation Standards, Ownership Costs, Second Car</td><td style="width: 30%;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td><td>\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 2</td><td>Subtract Line b from Line a</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs, Second Car	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a									
25	<p><b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. <b>Do not include real estate or sales taxes.</b></p>	\$									
26	<p><b>Other Necessary Expenses: involuntary deductions for employment.</b> Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. <b>Do not include discretionary amounts, such as voluntary 401(k) contributions.</b></p>	\$									
27	<p><b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. <b>Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</b></p>	\$									
28	<p><b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. <b>Do not include payments on past due obligations included in Line 44.</b></p>	\$									
29	<p><b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	\$									
30	<p><b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare — such as baby-sitting, day care, nursery and preschool. <b>Do not include other educational payments.</b></p>	\$									
31	<p><b>Other Necessary Expenses: health care.</b> Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. <b>Do not include payments for health insurance or health savings accounts listed in Line 34.</b></p>	\$									
32	<p><b>Other Necessary Expenses: telecommunication services.</b> Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service — such as pagers, call waiting, caller id, special long distance, or internet service — to the extent necessary for your health and welfare or that of your dependents. <b>Do not include any amount previously deducted.</b></p>	\$									
33	<p><b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 19 through 32.</p>	\$									

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**Subpart B: Additional Living Expense Deductions**  
**Note: Do not include any expenses that you have listed in Lines 19-32**

34	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.		
	a.	Health Insurance	\$
	b.	Disability Insurance	\$
	c.	Health Savings Account	\$
	Total and enter on Line 34		\$
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:  \$ _____		
35	<b>Continued contributions to the care of household or family members.</b> Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.		\$
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		\$
37	<b>Home energy costs.</b> Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. <b>You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</b>		\$
38	<b>Education expenses for dependent children less than 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. <b>You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</b>		\$
39	<b>Additional food and clothing expense.</b> Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) <b>You must demonstrate that the additional amount claimed is reasonable and necessary.</b>		\$
40	<b>Continued charitable contributions.</b> Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).		\$
41	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 34 through 40		\$



**B22A (Official Form 22A) (Chapter 7) (12/08)**

**Subpart C: Deductions for Debt Payment**

<b>42</b>	<p><b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th><th style="width: 30%;">Name of Creditor</th><th style="width: 30%;">Property Securing the Debt</th><th style="width: 15%;">Average Monthly Payment</th><th style="width: 20%;">Does payment include taxes or insurance?</th></tr> </thead> <tbody> <tr> <td>a.</td><td></td><td></td><td>\$</td><td><input type="checkbox"/> yes <input type="checkbox"/> no</td></tr> <tr> <td>b.</td><td></td><td></td><td>\$</td><td><input type="checkbox"/> yes <input type="checkbox"/> no</td></tr> <tr> <td>c.</td><td></td><td></td><td>\$</td><td><input type="checkbox"/> yes <input type="checkbox"/> no</td></tr> <tr> <td colspan="3" style="text-align: right;">Total: Add lines a, b and c.</td><td></td><td></td></tr> </tbody> </table>				Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no	b.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no	c.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no	Total: Add lines a, b and c.					\$
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?																									
a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no																									
b.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no																									
c.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no																									
Total: Add lines a, b and c.																													
<b>43</b>	<p><b>Other payments on secured claims.</b> If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th><th style="width: 30%;">Name of Creditor</th><th style="width: 30%;">Property Securing the Debt</th><th style="width: 35%;">1/60th of the Cure Amount</th></tr> </thead> <tbody> <tr> <td>a.</td><td></td><td></td><td>\$</td></tr> <tr> <td>b.</td><td></td><td></td><td>\$</td></tr> <tr> <td>c.</td><td></td><td></td><td>\$</td></tr> <tr> <td colspan="3" style="text-align: right;">Total: Add lines a, b and c.</td><td></td></tr> </tbody> </table>				Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.			\$	b.			\$	c.			\$	Total: Add lines a, b and c.				\$					
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount																										
a.			\$																										
b.			\$																										
c.			\$																										
Total: Add lines a, b and c.																													
<b>44</b>	<p><b>Payments on prepetition priority claims.</b> Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. <b>Do not include current obligations, such as those set out in Line 28.</b></p>			\$																									
<b>45</b>	<p><b>Chapter 13 administrative expenses.</b> If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%;">a.</td><td style="width: 55%;">Projected average monthly chapter 13 plan payment.</td><td style="width: 40%;">\$</td></tr> <tr> <td>b.</td><td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</td><td style="text-align: center;">X</td></tr> <tr> <td>c.</td><td>Average monthly administrative expense of chapter 13 case</td><td>Total: Multiply Lines a and b</td></tr> </tbody> </table>			a.	Projected average monthly chapter 13 plan payment.	\$	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	X	c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b	\$																
a.	Projected average monthly chapter 13 plan payment.	\$																											
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	X																											
c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b																											
<b>46</b>	<p><b>Total Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.</p>			\$																									
<b>Subpart D: Total Deductions from Income</b>																													
<b>47</b>	<p><b>Total of all deductions allowed under § 707(b)(2).</b> Enter the total of Lines 33, 41, and 46.</p>			\$																									

**B22A (Official Form 22A) (Chapter 7) (12/08)**

**Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION**

48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$
52	<b>Initial presumption determination.</b> Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than \$6,575. Check the box for “The presumption does not arise” at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount set forth on Line 51 is more than \$10,950. Check the box for “The presumption arises” at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).	
53	Enter the amount of your total non-priority unsecured debt	\$
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
55	<b>Secondary presumption determination.</b> Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for “The presumption does not arise” at the top of page 1 of this statement, and complete the verification in Part VIII. <input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for “The presumption arises” at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	

**Part VII. ADDITIONAL EXPENSE CLAIMS**

56	<b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.	
	Expense Description	Monthly Amount
	a.	\$
	b.	\$
	c.	\$
	Total: Add Lines a, b and c	\$

**Part VIII. VERIFICATION**

57	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i>  Date: <u>November 22, 2009</u> Signature: <u>/s/ Gueorgui Ivanov Hristov</u> <div style="text-align: right; font-size: small;">(Debtor)</div>  Date: _____      Signature: _____ <div style="text-align: right; font-size: small;">(Joint Debtor, if any)</div>	
----	---	--



<b>United States Bankruptcy Court Northern District of Illinois</b>						<b>Voluntary Petition</b>											
Name of Debtor (if individual, enter Last, First, Middle): <b>Hristov, Gueorgui Ivanov</b>				Name of Joint Debtor (Spouse) (Last, First, Middle):													
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>George I Hristov</b>				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):													
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>7796</b>				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):													
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>1348 W. Chase Ave.#3 Chicago, IL</b>				Street Address of Joint Debtor (No. & Street, City, State & Zip Code):													
ZIPCODE <b>60626</b>				ZIPCODE													
County of Residence or of the Principal Place of Business:				County of Residence or of the Principal Place of Business:													
Mailing Address of Debtor (if different from street address)				Mailing Address of Joint Debtor (if different from street address):													
ZIPCODE				ZIPCODE													
Location of Principal Assets of Business Debtor (if different from street address above):						ZIPCODE											
<b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____		<b>Nature of Business</b> (Check <b>one</b> box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other _____ <b>Tax-Exempt Entity</b> (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check <b>one</b> box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding _____ <b>Nature of Debts</b> (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input type="checkbox"/> Debts are primarily business debts.													
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				<b>Chapter 11 Debtors</b> <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. ----- <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).													
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						<b>THIS SPACE IS FOR COURT USE ONLY</b>											
Estimated Number of Creditors <table style="width: 100%; border-collapse: collapse;"><tr><td style="text-align: center;"><input type="checkbox"/> 1-49</td><td style="text-align: center;"><input checked="" type="checkbox"/> 50-99</td><td style="text-align: center;"><input type="checkbox"/> 100-199</td><td style="text-align: center;"><input type="checkbox"/> 200-999</td><td style="text-align: center;"><input type="checkbox"/> 1,000-5,000</td><td style="text-align: center;"><input type="checkbox"/> 5,001-10,000</td><td style="text-align: center;"><input type="checkbox"/> 10,001-25,000</td><td style="text-align: center;"><input type="checkbox"/> 25,001-50,000</td><td style="text-align: center;"><input type="checkbox"/> 50,001-100,000</td><td style="text-align: center;"><input type="checkbox"/> Over 100,000</td></tr></table>								<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> Over 100,000
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Estimated Assets <table style="width: 100%; border-collapse: collapse;"><tr><td style="text-align: center;"><input type="checkbox"/> \$0 to \$50,000</td><td style="text-align: center;"><input type="checkbox"/> \$50,001 to \$100,000</td><td style="text-align: center;"><input checked="" type="checkbox"/> \$100,001 to \$500,000</td><td style="text-align: center;"><input type="checkbox"/> \$500,001 to \$1 million</td><td style="text-align: center;"><input type="checkbox"/> \$1 million to \$10 million</td><td style="text-align: center;"><input type="checkbox"/> \$10 million to \$50 million</td><td style="text-align: center;"><input type="checkbox"/> \$50,000,001 to \$100 million</td><td style="text-align: center;"><input type="checkbox"/> \$100,000,001 to \$500 million</td><td style="text-align: center;"><input type="checkbox"/> \$500,000,001 to \$1 billion</td><td style="text-align: center;"><input type="checkbox"/> More than \$1 billion</td></tr></table>								<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1 million to \$10 million	<input type="checkbox"/> \$10 million to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1 million to \$10 million	<input type="checkbox"/> \$10 million to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion								
Estimated Liabilities <table style="width: 100%; border-collapse: collapse;"><tr><td style="text-align: center;"><input type="checkbox"/> \$0 to \$50,000</td><td style="text-align: center;"><input type="checkbox"/> \$50,001 to \$100,000</td><td style="text-align: center;"><input type="checkbox"/> \$100,001 to \$500,000</td><td style="text-align: center;"><input type="checkbox"/> \$500,001 to \$1 million</td><td style="text-align: center;"><input checked="" type="checkbox"/> \$1 million to \$10 million</td><td style="text-align: center;"><input type="checkbox"/> \$10 million to \$50 million</td><td style="text-align: center;"><input type="checkbox"/> \$50,000,001 to \$100 million</td><td style="text-align: center;"><input type="checkbox"/> \$100,000,001 to \$500 million</td><td style="text-align: center;"><input type="checkbox"/> \$500,000,001 to \$1 billion</td><td style="text-align: center;"><input type="checkbox"/> More than \$1 billion</td></tr></table>						<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1 million to \$10 million	<input type="checkbox"/> \$10 million to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion		
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<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s): <b>Hristov, Gueorgui Ivanov</b>	
<b>Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>None</b>		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>None</b>		Case Number:	Date Filed:
District:		Relationship:	Judge:
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.  <b>X /s/ Rusty Payton</b> <b>11/22/09</b> Signature of Attorney for Debtor(s) Date	
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:  <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box.)  <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)  <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  _____ (Name of landlord or lessor that obtained judgment)  _____ (Address of landlord or lessor)  <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.  <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Hristov, Gueorgui Ivanov**

**Signatures**

**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Gueorgui Ivanov Hristov

Signature of Debtor

**Gueorgui Ivanov Hristov**

**X**

Signature of Joint Debtor

**(312) 925-9938**

Telephone Number (If not represented by attorney)

**November 22, 2009**

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Attorney\***

**X** /s/ Rusty Payton

Signature of Attorney for Debtor(s)

**Rusty Payton 6201771**

**Rusty A. Payton, PC**

**5650 North Broadway**

**Chicago, IL 60660-4414**

**(773) 496-8949 Fax: (773) 913-2446**

**RustyPayton@me.com**

**November 22, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.*

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

IN RE:

Hristov, Gueorgui Ivanov

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
WITH CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Gueorgui Ivanov Hristov

Date: November 22, 2009

Certificate Number: 03088-ILN-CC-008679506

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on October 14, 2009, at 5:29 o'clock PM CDT,

Gueorgui I Hristov received from

Debt Education and Certification Foundation,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Northern District of Illinois, an individual [or group] briefing that complied

with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: October 14, 2009

By /s/Lori Castilleja

Name Lori Castilleja

Title Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

IN RE:

Case No. \_\_\_\_\_

Hristov, Gueorgui Ivanov

Chapter 7

Debtor(s)

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 338,000.00		
B - Personal Property	Yes	3	\$ 21,850.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		\$ 6,066,189.44	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		\$ 447,124.23	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 3,200.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,752.00
TOTAL		23	\$ 359,850.00	\$ 6,513,313.67	



IN RE:

Case No. \_\_\_\_\_

Hristov, Gueorgui Ivanov

Chapter 7

Debtor(s)

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
<b>TOTAL</b>	<b>\$ 0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$ 3,200.00
Average Expenses (from Schedule J, Line 18)	\$ 3,752.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$ 0.00

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 5,710,189.44
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 447,124.23
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 6,157,313.67

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1348 W. Chase Avenue, Unit #3 Chicago, IL. 60626 1-unit condo (Debtor's principal residence) Lender (National City) is foreclosing in Cir Ct. Ck 09 CH 5530 Property listed for sale for \$129K with Smart Property USA	Fee Simple		129,000.00	256,000.00
4716 S. Throop Street Chicago, IL. 60609 4-Unit apartment building Lender (JPM Chase) is foreclosing in Cir Ct. Ck 09 CH 1302 Property listed for sale for \$129K with Smart Property USA			129,000.00	270,000.00
8755 S. Saginaw avenue Chicago, IL. 60617 2- Unit apartment building Lender (now JPM Chase) is foreclosing in Circuit Ct. Ck. 09 CH 6028 Property listed for sale for \$80K with Smart Property USA	Fee Simple		80,000.00	247,000.00
TOTAL			338,000.00	

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Currency		200.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Joint Checking account with Mother Chase Bank 1110019387589		100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Couch, TV, Computer, Bedroom Set, Dresser, Misc. Houeshold Furnishings and Decor 1348 W. Chase Avenue, Unit #3 Chicago, Il. 60626		750.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Personal books, pictures, music		50.00
6. Wearing apparel.		Average man's wearing apparel: Dress Suits, Dress Shirts, Ties, Jeans, Leather Jacket 1348 W. Chase Avenue, Unit #3 Chicago, Il. 60626		250.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			

IN RE Hristov, Gueorgui Ivanov

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Paramount Financial Services Inc. - Illinois S-corp (Debtor owned 100%)</b> <b>Business operated as mortgage broker</b> <b>Business was closed 12/2007</b>		<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.		<b>Paramount Chicago Investments LLC - 50%</b> <b>LLC owns 2701-03 W. Jackson Avenue Chicago, IL. 60612</b> <b>12-Unit apartment building.</b> <b>Demolished by City of Chicago 2/09</b> <b>Foeclosure pending; Circuit Court of Cook County 09 CH 09666</b>		<b>0.00</b>
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>Debtor has personal injury claim arising from auto accident that occurred on 3/20/09. Claim against Teresa C. Belton, 425 Sheridan Rd, Kenilworth, Illinois 60043 DL#B43580393670. Plate # RE6288.</b> <b>Value unknown</b>  <b>Real estate contract to purchase 303 W. Ohio Unit 2802 Chicago, IL. 60610 for \$439,000. Debtor has earnest money of \$22K on deposit with listing broker @Properties. Debtor intends to reject contract.</b> <b>Unknown value</b>		<b>Unknown</b>  <b>Unknown</b>
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.		<b>Paramount Financial Services Inc Mortgage Company was closed 12/2007</b>		<b>0.00</b>

IN RE Hristov, Gueorgui Ivanov

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25. Automobiles, trucks, trailers, and other vehicles and accessories.	<b>X</b>	<b>2006 Shoreland'r Trailer for Jet Ski's 1115 W. Euclid Avenue Arlington Heights, IL. 60005</b>		<b>2,500.00</b>
26. Boats, motors, and accessories.		<b>2008 Kawasaki Jet Ski 1115 W. Euclid Avenue Arlington Heights, IL. 60005</b>		<b>9,000.00</b>
		<b>2008 Kawasaki Jet Ski 1115 W. Euclid Avenue Arlington Heights, IL. 60005</b>		<b>9,000.00</b>
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
<b>TOTAL</b>				<b>21,850.00</b>

0 continuation sheets attached

(Include amounts from any continuation sheets attached.  
Report total also on Summary of Schedules.)

IN RE Hristov, Gueorgui Ivanov

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

(Check one box)

☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b><u>SCHEDULE A - REAL PROPERTY</u></b>			
1348 W. Chase Avenue, Unit #3 Chicago, IL. 60626 1-unit condo (Debtor's principal residence) Lender (National City) is foreclosing in Cir Ct. Ck 09 CH 5530 Property listed for sale for \$129K with Smart Property USA	735 ILCS 5 §12-901	15,000.00	129,000.00
<b><u>SCHEDULE B - PERSONAL PROPERTY</u></b>			
Currency	735 ILCS 5 §12-1001(b)	200.00	200.00
Joint Checking account with Mother Chase Bank 1110019387589	735 ILCS 5 §12-1001(b)	100.00	100.00
Couch, TV, Computer, Bedroom Set, Dresser, Misc. Houeshold Furnishings and Decor 1348 W. Chase Avenue, Unit #3 Chicago, IL. 60626	735 ILCS 5 §12-1001(b)	750.00	750.00
Personal books, pictures, music	735 ILCS 5 §12-1001(a)	50.00	50.00
Average man's wearing apparel: Dress Suits, Dress Shirts, Ties, Jeans, Leather Jacket 1348 W. Chase Avenue, Unit #3 Chicago, IL. 60626	735 ILCS 5 §12-1001(a)	250.00	250.00
Debtor has personal injury claim arising from auto accident that occurred on 3/20/09. Claim against Teresa C. Belton, 425 Sheridan Rd, Kenilworth, Illinois 60043 DL#B43580393670. Plate # RE6288. Value unknown	735 ILCS 5 §12-1001(b)	2,950.00	Unknown
Real estate contract to purchase 303 W. Ohio Unit 2802 Chicago, IL. 60610 for \$439,000. Debtor has earnest money of \$22K on deposit with listing broker @Properties. Debtor intends to reject contract. Unknown value	735 ILCS 5 §12-1001(b)	2,950.00	Unknown



SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>Docket#:09WD00885A</b> <b>City Of Chicago</b> <b>121 N LaSalle Street</b> <b>Chicago, IL 60602</b>	X	3/25/2009 Law suit  VALUE \$				3,163.89	3,163.89
ACCOUNT NO. <b>case#08M1 402015</b> <b>City Of Chicago A Municipal Corp.Jackson</b> <b>121 N LaSalle Street</b> <b>Chicago, IL 60602</b>	X	1/22/2009 Law suit - 09 WD 00885A  VALUE \$				4,707,560.00	4,707,560.00
ACCOUNT NO. <b>City Of Chicago Admin Hearings Dept Of R</b> <b>121 N LaSalle Street</b> <b>Chicago, IL 60602</b>	X	2008 Other  VALUE \$				1,540.00	1,540.00
ACCOUNT NO. <b>764726-51908</b> <b>City Of Chicago Department Of Water#9108</b> <b>P.O. Box 6330</b> <b>Chicago, IL 60680-6330</b>	X	2008 Other  VALUE \$				3,731.58	3,731.58
Subtotal (Total of this page)						\$ 4,715,995.47	\$ 4,715,995.47
Total (Use only on last page)						\$	\$

2 continuation sheets attached

(Report also on  
Summary of  
Schedules.)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

IN RE Hristov, Gueorgui Ivanov

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>764726519109</b> <b>City Of Chicago Department Of Water#9109</b> <b>P.O. Box 6330</b> <b>Chicago, IL 60626</b>	<b>X</b>	<b>2008 Other</b>   VALUE \$				<b>1,396.91</b>	<b>1,396.91</b>
ACCOUNT NO. <b>725205-543115</b> <b>City Of Chicago(Water Dept.) 4716 S. Thr</b> <b>P.O. Box 6330</b> <b>Chicago, IL 60680-6330</b>		<b>2009 Other</b>   VALUE \$				<b>2,343.47</b>	<b>2,343.47</b>
ACCOUNT NO. <b>C008-013001</b> <b>City Of Chicago-Water Bill</b> <b>121 N LaSalle Street</b> <b>Chicago, IL 60602</b>	<b>X</b>	<b>09/2008 Other</b>   VALUE \$				<b>2,787.89</b>	<b>2,787.89</b>
ACCOUNT NO. <b>Docket#07BS08272A</b> <b>Department Of Revenue Administrative Hea</b> <b>8212 Innovation Way</b> <b>Chicago, IL 60682-0082</b>	<b>X</b>	<b>1/25/2008 Law suit</b>   VALUE \$				<b>5,375.00</b>	<b>5,375.00</b>
ACCOUNT NO. <b>112007600-1</b> <b>First Chicago Bank&amp;Trust RE1 On 2701-03</b> <b>4343 N. Elston Avenue</b> <b>Chicago, IL 60641</b>	<b>X</b>	<b>05/30/2006 Home loan</b>   VALUE \$				<b>457,164.00</b>	<b>457,164.00</b>
ACCOUNT NO. <b>0112011977</b> <b>First Chicago Bank&amp;Trust-RE2 On 2701-03</b> <b>4343 N. Elston Avenue</b> <b>Chicago, IL 60641</b>	<b>X</b>	<b>04/2007 Home loan</b>   VALUE \$				<b>82,399.44</b>	<b>82,399.44</b>
Subtotal (Total of this page)						\$ <b>551,466.71</b>	\$ <b>551,466.71</b>
Total (Use only on last page)						\$	\$

Sheet no. 1 of 2 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

(Report also on  
Summary of  
Schedules.)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

IN RE Hristov, Gueorgui Ivanov

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>6034 6231 1677 7935</b> <b>FUNancing -GE Money Bank(Jet Ski)#7935</b> <b>P.O. Box 960061</b> <b>Orlando, FL 32896-0061</b>		<b>2008 Other</b>     <b>VALUE \$ 9,000.00</b>				<b>11,543.19</b>	<b>2,543.19</b>
ACCOUNT NO. <b>0800-6111-0461-4082</b> <b>Kawasaki HSBC(Jet Ski)#4082</b> <b>P.O. Box 17602</b> <b>Baltimore, MD 21297-1602</b>		<b>2008 Other</b>     <b>VALUE \$ 9,000.00</b>				<b>14,184.07</b>	<b>5,184.07</b>
ACCOUNT NO. <b>0005923660</b> <b>National City Mortgage(1348 W. Chase Ave</b> <b>3232 Newmark Drive</b> <b>Miamisburg, OH 45342</b>		<b>2/11/2008 Home loan</b>     <b>VALUE \$ 129,000.00</b>				<b>256,000.00</b>	<b>127,000.00</b>
ACCOUNT NO. <b>30137301118</b> <b>Wamu(4716 S. Throop St., Chicago, IL. 60</b> <b>P.O. Box 9001123</b> <b>Louisville, KY 40290-1123</b>	<b>N</b>	<b>2007 Home loan</b>     <b>VALUE \$ 129,000.00</b>				<b>270,000.00</b>	<b>141,000.00</b>
ACCOUNT NO. <b>3015423381</b> <b>Wamu-8755 S. Saginaw Ave., Chicago, Il.</b> <b>P.O. Box 44016</b> <b>Jacksonville, FL 32231-4016</b>	<b>N</b>	<b>2/15/2008 Home loan</b>     <b>VALUE \$ 80,000.00</b>				<b>247,000.00</b>	<b>167,000.00</b>
ACCOUNT NO.     <b>VALUE \$</b>							
Sheet no. <b>2</b> of <b>2</b> continuation sheets attached to Schedule of Creditors Holding Secured Claims						Subtotal (Total of this page) <b>\$ 798,727.26</b>	<b>\$ 442,727.26</b>
(Use only on last page)						Total <b>\$ 6,066,189.44</b>	<b>\$ 5,710,189.44</b>

(Report also on  
Summary of  
Schedules.)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

IN RE Hristov, Gueorgui Ivanov

Debtor(s)

Case No.

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5584-1800-1388-4724 Advanta Business Cards #4724 P.O. Box 8088 Philadelphia, PA 19101-8088		2008				3,690.15
ACCOUNT NO. 3725-38593-11003 American Express Open #1003 P.O. Box 981540 El Paso, TX 79998-1540		2007 Other				50,694.86
ACCOUNT NO. 08260000023715 American Express Publishing P.O. Box 1334 Des Plaines, IL 60017-1334		2008 Credit cards				13.72
ACCOUNT NO. 3772-322489-21003 American Express( In Chicago Card)#1003 Box 0001 Los Angeles, CA 90096-0001		2008 Credit cards				6,360.09
Subtotal (Total of this page)						\$ 60,758.82
(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$

8 continuation sheets attached

IN RE Hristov, Gueorgui Ivanov

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>3717-511283-23002</b> <b>American Express( Platinum Card)#3002</b> <b>Box 0001</b> <b>Los Angeles, CA 90096-0001</b>	<b>N</b>	<b>2008 Credit cards</b>				<b>35,139.52</b>
ACCOUNT NO. <b>3723-782273-33002</b> <b>American Express-Blue#3002</b> <b>Box 0001</b> <b>Los Angeles, CA 90096-0001</b>	<b>N</b>	<b>2008 Credit cards</b>				<b>1,908.77</b>
ACCOUNT NO. <b>831849802X09252008</b> <b>AT&amp;T Mobility</b> <b>P.O. Box 6463</b> <b>Carol Stream, IL 60197</b>	<b>N</b>	<b>8/2008 Other</b>				<b>1,709.96</b>
ACCOUNT NO. <b>7733384355019</b> <b>AT&amp;T-office Telephone Bill</b>	<b>N</b>	<b>Other</b>				<b>687.59</b>
ACCOUNT NO. <b>7732629295318</b> <b>AT&amp;T-office Telephone Bill#5318</b>	<b>N</b>	<b>2008 Other</b>				<b>416.82</b>
ACCOUNT NO. <b>Bally Total Fitness</b> <b>POB 1090</b> <b>Norwalk, CA 90651-1090</b>						<b>860.00</b>
ACCOUNT NO. <b>74975464576622</b> <b>Bank Of America #6622</b> <b>P.O. Box 15102</b> <b>Wilmington, DE 19886-5102</b>		<b>2008 Credit cards</b>				<b>11,291.70</b>

Sheet no. 1 of 8 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **52,014.36**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
\$



IN RE Hristov, Gueorgui Ivanov

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5490331024647179</b> <b>Bank Of America #7179</b> <b>P.O. Box 15726</b> <b>Wilmington, DE 19886-5726</b>	<b>N</b>	<b>2008 Credit cards</b>				<b>15,301.33</b>
ACCOUNT NO. <b>74975464979008</b> <b>Bank Of America #9008</b> <b>P.O. Box 15102</b> <b>Wilmington, DE 19886-5102</b>	<b>N</b>	<b>2007 Credit cards</b>				<b>34,919.80</b>
ACCOUNT NO. <b>7001-1670-2051-7059</b> <b>Best Buy- HSBC #7059</b> <b>P.O. Box 17298</b> <b>Baltimore, MD 21297-1298</b>	<b>N</b>	<b>2008 Credit cards</b>				<b>5,737.10</b>
ACCOUNT NO. <b>2112-0101-0167-4422</b> <b>Carson Pirie Scott Store-HSBC#4422</b> <b>P.O. Box 17264</b> <b>Baltimore, MD 21297-1264</b>		<b>2008 Credit cards</b>				<b>2,074.73</b>
ACCOUNT NO. <b>ENDING ON #4217</b> <b>Chase Bank Overdraft Protection</b> <b>P.O. Box 15153</b> <b>Wilmington, DE 19886-5153</b>		<b>2008 Credit cards</b>				<b>1,200.00</b>
ACCOUNT NO. <b>5401-6830-6638-1770</b> <b>Chase Card Services #1770</b> <b>P.O. Box 15153</b> <b>Wilmington, DE 19886-5153</b>		<b>2008 Credit cards</b>				<b>8,785.60</b>
ACCOUNT NO. <b>4246-3151-5457-7488</b> <b>Chase Card Services #7488</b> <b>P.O. Box 15153</b> <b>Wilmington, DE 19886-5153</b>		<b>2008 Credit cards</b>				<b>13,351.14</b>

Sheet no. 2 of 8 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **81,369.70**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE Hristov, Gueorgui Ivanov

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5260-3112-8010-9443</b> <b>Chase Card Services #9443</b> <b>P.O. Box 15153</b> <b>Wilmington, DE 19886-5153</b>		<b>2008 Credit cards</b>				<b>3,913.49</b>
ACCOUNT NO. <b>4388-5760-3070-5902</b> <b>Chase Card Services -United Mileage Plus</b> <b>P.O. Box 15153</b> <b>Wilmington, DE 19886-5153</b>		<b>2008 Credit cards</b>				<b>5,955.84</b>
ACCOUNT NO. <b>5582-5086-2426-7560</b> <b>Chase Card Services#7560</b> <b>P.O. Box 15153</b> <b>Wilmington, DE 19886-5153</b>		<b>5/2008 Credit cards</b>				<b>17,009.41</b>
ACCOUNT NO. <b>2008-I-007157</b> <b>Chicago Sun Times</b> <b>C/O Jack Rottner</b> <b>POB 10417</b> <b>Chicago, IL 60610</b>	<b>X</b>	<b>7/1/2008 Law suit - Paramount advertising debt</b>				<b>49,002.00</b>
ACCOUNT NO. <b>511-451-858</b> <b>Citgo-CITIBANK(South Dakota)N.A. #858</b> <b>Processing Center</b> <b>Des Moines, IA 50362-0300</b>		<b>2008 Credit cards</b>				<b>792.96</b>
ACCOUNT NO. <b>MI6216</b> <b>City Bank(South Dakota)N.A. Home Depot-b</b> <b>Processing Center</b> <b>Des Moines, IA 50362-0300</b>	<b>X</b>	<b>2008 Credit cards</b>				<b>4,169.75</b>
ACCOUNT NO. <b>6312040016</b> <b>COM ED RE:2701-03 W. JACKSON</b> <b>P. O. Box 6111</b> <b>CHICAGO, IL 60197-6111</b>	<b>X</b>	<b>2008 Other</b>				<b>248.61</b>

Sheet no. 3 of 8 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **81,092.06**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE Hristov, Gueorgui Ivanov

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6312040016</b> <b>ComEd(Jackson Electric Bill)</b> <b>P. O. Box 6111</b> <b>Carol Stream, IL 60197-6111</b>		<b>2008 Other</b>				<b>352.42</b>
ACCOUNT NO. <b>DRS_139741</b> <b>Diagnostic Radiology Specialists</b> <b>Department 4062</b> <b>Carol Stream, IL 60122</b>		<b>1/18/2009 Medical bills</b>				<b>64.00</b>
ACCOUNT NO. <b>6011-3000-6015-7318</b> <b>Discover Card #7318</b> <b>P.O. Box 30395</b> <b>Salt Lake City, UT 84130-0395</b>		<b>2008 Credit cards</b>				<b>7,639.93</b>
ACCOUNT NO. <b>1645438</b> <b>DS WATER OF AMERICA, INC.</b> <b>P.O. BOX 5013</b> <b>HAYWARD, CA 94540-5013</b>		<b>2009 Credit cards</b>				<b>136.01</b>
ACCOUNT NO. <b>5329-0206-8656-2159</b> <b>FIA Card Services(Bank Of America)#2159</b> <b>P.O. Box 15726</b> <b>Wilmington, DE 19886-5726</b>		<b>2008 Credit cards</b>				<b>13,665.32</b>
ACCOUNT NO. <b>5178-0060-6213-4087</b> <b>First Premier Bank</b> <b>P.O. Box 5147</b> <b>Sioux Falls, SD 57117-5147</b>		<b>2008 Credit cards</b>				<b>474.06</b>
ACCOUNT NO. <b>6034590700144865</b> <b>GE Money Bank-ABT TV Account#4865</b> <b>P.O. Box 960061</b> <b>Orlando, FL 32896-0061</b>		<b>08/04/2008 Credit cards</b>				<b>5,017.61</b>

Sheet no. 4 of 8 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **27,349.35**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE Hristov, Gueorgui Ivanov

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6450149299161 GE Money Bank-Men's Wearhouse Account P.O. Box 530942 Atlanta, GA 30353-0942		2008 Credit cards				1,757.69
ACCOUNT NO. 6044051000494201 GE Money Line Of Credit #4201 P. O. Box 530913 Atlanta, GA		2007 Credit cards				9,301.40
ACCOUNT NO. 999107530 Harris N.A.(Business Loan) P.O. Box 6290 Carol Stream, IL 60197		2007 Other				70,000.00
ACCOUNT NO. 16454382520941 Hinckley Springs P.O. Box 660579 Dallas, TX 75266-0579		2009 Other				101.14
ACCOUNT NO. 6035322132702501 Home Depot Citibank South Dakota N.A. #2 P.O. Box 6029 The Lakes, NV 89901-6029		2008 Credit cards				9,591.56
ACCOUNT NO. 6035320221037631 Home Depot Credit Services #7631 Processing Center Des Moines, IA 50364-0500		5/2008 Credit cards				11,670.50
ACCOUNT NO. 3101619862 Jared Jewelery Galeria C/O Weltman Weinberg 180 N LaSalle #240 Chicago, IL 60601		2008 Credit cards				12,829.55

Sheet no. 5 of 8 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **115,251.84**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE Hristov, Gueorgui Ivanov

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>391230</b> <b>Macke Water Systems</b> <b>P.O. Box 545</b> <b>Wheeling, IL 60090-0545</b>		<b>1/2008 Other</b>				<b>517.74</b>
ACCOUNT NO. <b>43-708-386-600-0</b> <b>MACY'S- Department Stores National Bank#</b> <b>P.O. Box 689195</b> <b>Des Moines, IA 50368-9195</b>		<b>10/5/2008 Credit cards</b>				<b>2,482.56</b>
ACCOUNT NO. <b>6004-3001-1112-4597</b> <b>Menards- HSBC #4597</b> <b>P.O. Box 17602</b> <b>Baltimore, MD 21297-1602</b>		<b>2008 Credit cards</b>				<b>3,130.17</b>
ACCOUNT NO. <b>6018596500392950</b> <b>OLD NAVY #2950</b> <b>P.O. Box 530942</b> <b>Atlanta, GA 30353-0942</b>		<b>2008 Credit cards</b>				<b>399.68</b>
ACCOUNT NO. <b>P-C-9264841</b> <b>Orkin Pest Control (Jackson Property)</b> <b>2000 S. 25th Avenue, Ste B</b> <b>Broadview, IL 60155-2820</b>	<b>X</b>	<b>2008 Other</b>				<b>191.25</b>
ACCOUNT NO. <b>9499630</b> <b>Orkin, Inc.</b> <b>2000 S. 25th Avenue, Ste B</b> <b>Broadview, IL 60155-2820</b>		<b>9/2008 Other</b>				<b>80.00</b>
ACCOUNT NO. <b>5500040442430</b> <b>Peoples Gas-2701-03 W. Jackson</b> <b>Chicago, IL 60687-0001</b>	<b>X</b>	<b>2008 Other</b>				<b>9,839.00</b>

Sheet no. 6 of 8 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **16,640.40**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
\$

IN RE Hristov, Gueorgui Ivanov

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>2500052629178</b> <b>Peoples Gas-8755 S. Saginaw St., Chicago</b> <b>Chicago, IL 60687-0001</b>		<b>2009 Other</b>				<b>314.52</b>
ACCOUNT NO. <b>13862573</b> <b>Peoples Gas-Re;2701-03 W. Jackson</b> <b>Chicago, IL 60687-0001</b>	<b>X</b>	<b>2008 Other</b>				<b>3,472.73</b>
ACCOUNT NO. <b>331742775-BP</b> <b>Quill Corporation(Business Office Supply</b> <b>POB 94080</b> <b>Palatine, IL 60094</b>		<b>2007 Other</b>				<b>1,581.05</b>
ACCOUNT NO. <b>028780038</b> <b>SCH LABORATORY PHYSICIANS, SC</b> <b>PO BOX 4353</b> <b>CAROL STREAM, IL 60122-0001</b>		<b>09/01/2009 Medical bills</b>				<b>121.00</b>
ACCOUNT NO. <b>43022672</b> <b>SWEDISH COVENANT #2672</b> <b>5140 N. CALIFORNIA</b> <b>CHICAGO, IL 60625</b>		<b>09/01/2009 Medical bills</b>				<b>254.00</b>
ACCOUNT NO. <b>43257500</b> <b>SWEDISH COVENANT HOSPITAL</b> <b>5140 N. CALIFORNIA</b> <b>CHICAGO, IL 60625</b>		<b>09/15/2009 Medical bills</b>				<b>104.00</b>
ACCOUNT NO. <b>1110245</b> <b>Swedish Covenant Hospital #0245</b> <b>Chicago, IL 60625</b>		<b>05/29/2008 Medical bills</b>				<b>931.85</b>

Sheet no. 7 of 8 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **6,779.15**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

IN RE Hristov, Gueorgui Ivanov

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>41545849</b> <b>Swedish Covenant Hospital #5849</b> <b>5145 N. California Avenue</b> <b>Chicago, IL 60625</b>		<b>1/18/2009 Medical bills</b>				<b>593.00</b>
ACCOUNT NO. <b>40256877</b> <b>Swedish Covenant Hospital #6877</b> <b>5140 N. California Avenue., Suite G400</b> <b>Chicago, IL 60625</b>		<b>06/30/2008 Medical bills</b>				<b>173.50</b>
ACCOUNT NO. <b>40258279</b> <b>Swedish Covenant Hospital #8279</b> <b>5140 N. California Avenue., Suite G400</b> <b>Chicago, IL 60625</b>		<b>2008 Medical bills</b>				<b>489.00</b>
ACCOUNT NO. <b>00161298</b> <b>Swedish Emergency Assoc PC#1298</b> <b>P. O. Box 5940 Dept 20-1070</b> <b>Carol Stream, IL 60197-5940</b>		<b>1/18/2009 Medical bills</b>				<b>325.00</b>
ACCOUNT NO. <b>584798383</b> <b>T-Mobile</b> <b>P.O. Box 742596</b> <b>Cincinnati, OH 45274-2596</b>		<b>2009 Other</b>				<b>2,320.29</b>
ACCOUNT NO. <b>720565326</b> <b>U.S. Cellular</b> <b>P.O. Box 0203</b> <b>Palatine, IL 60055-0203</b>		<b>4/22/2009 Other</b>				<b>694.60</b>
ACCOUNT NO. <b>359-013-286</b> <b>World Financial Network National Express</b> <b>P.O. Box 182125</b> <b>Columbus, OH 43218-2125</b>	<b>N</b>	<b>2008 Credit cards</b>				<b>1,273.16</b>

Sheet no. 8 of 8 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page) \$ **5,868.55**(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$ **447,124.23**





SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Dimitre Martchev 6324 W. Hyacinth Street Chicago, IL 60646	City Of Chicago-Water Bill 121 N LaSalle Street Chicago, IL 60602
	City Bank(South Dakota)N.A. Home Depot-b Processing Center Des Moines, IA 50362-0300
	City Of Chicago Admin Hearings Dept Of R 121 N LaSalle Street Chicago, IL 60602
	City Of Chicago Department Of Water#9109 P.O. Box 6330 Chicago, IL 60626
	City Of Chicago Department Of Water#9108 P.O. Box 6330 Chicago, IL 60680-6330
	First Chicago Bank&Trust-RE2 On 2701-03 4343 N. Elston Avenue Chicago, IL 60641
	First Chicago Bank&Trust RE1 On 2701-03 4343 N. Elston Avenue Chicago, IL 60641
	Peoples Gas-Re;2701-03 W. Jackson Chicago, IL 60687-0001
	Peoples Gas-2701-03 W. Jackson Chicago, IL 60687-0001
	City Of Chicago 121 N LaSalle Street Chicago, IL 60602
	Orkin Pest Control (Jackson Property) 2000 S. 25th Avenue, Ste B Broadview, IL 60155-2820
	Department Of Revenue Administrative Hea 8212 Innovation Way Chicago, IL 60682-0082
	City Of Chicago A Municipal Corp.Jackson 121 N LaSalle Street Chicago, IL 60602

IN RE Hristov, Gueorgui Ivanov

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE H - CODEBTORS**  
**(Continuation Sheet)**

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p><b>DIMITRE MARTCHEV</b> <b>6324 W. HYACINTH STREET</b> <b>CHICAGO, IL 60646</b> <b>Paramount Financial</b></p>	<p><b>Chicago Sun Times</b> <b>C/O Jack Rottner</b> <b>POB 10417</b> <b>Chicago, IL 60610</b> <b>COM ED RE:2701-03 W. JACKSON</b> <b>P. O. Box 6111</b> <b>CHICAGO, IL 60197-6111</b> <b>Chicago Sun Times</b> <b>C/O Jack Rottner</b> <b>POB 10417</b> <b>Chicago, IL 60610</b></p>

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status <b>Single</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	<b>Mortgage Broker</b>	
Name of Employer	<b>Out of Business</b>	
How long employed	<b>8 years</b>	
Address of Employer	<b>5035 N. Eshton Ave Chicago, IL 60630</b>	

<b>INCOME:</b> (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ _____	\$ _____
2. Estimated monthly overtime	\$ _____	\$ _____
<b>3. SUBTOTAL</b>	<b>\$ 0.00</b>	
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____
<b>5. SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ 0.00</b>	
<b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ 0.00</b>	
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ _____	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social Security or other government assistance (Specify) _____	\$ _____	\$ _____
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify) <b>Rent Revenue From 8755 S Saginaw And 4716 S Troop</b>	<b>\$ 3,200.00</b>	\$ _____
	\$ _____	\$ _____
	\$ _____	\$ _____
<b>14. SUBTOTAL OF LINES 7 THROUGH 13</b>	<b>\$ 3,200.00</b>	
<b>15. AVERAGE MONTHLY INCOME</b> (Add amounts shown on lines 6 and 14)	<b>\$ 3,200.00</b>	
<b>16. COMBINED AVERAGE MONTHLY INCOME:</b> (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	<b>\$ 3,200.00</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**None**

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor’s family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

☐ Check this box if a joint petition is filed and debtor’s spouse maintains a separate household. Complete a separate schedule of expenditures labeled “Spouse.”

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,721.00
a. Are real estate taxes included? Yes No <input checked="" type="checkbox"/>	
b. Is property insurance included? Yes <input checked="" type="checkbox"/> No	
2. Utilities:	
a. Electricity and heating fuel	\$ 250.00
b. Water and sewer	\$ 161.00
c. Telephone	\$ 100.00
d. Other	
3. Home maintenance (repairs and upkeep)	\$ 75.00
4. Food	\$ 800.00
5. Clothing	\$ 150.00
6. Laundry and dry cleaning	\$ 150.00
7. Medical and dental expenses	\$ 60.00
8. Transportation (not including car payments)	\$ 185.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner’s or renter’s	\$ 100.00
b. Life	
c. Health	
d. Auto	
e. Other	
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	
b. Other	
14. Alimony, maintenance, and support paid to others	
15. Payments for support of additional dependents not living at your home	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17. Other	

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$ 3,752.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:  
**Debtor does not anticipate to continue to receive rental revenue from the rental properties located at 8755 S Saginaw and 4716 S Throop. Both properties are in foreclosure and both lenders are about to get judgements of foreclosure. Upon foreclosure, debtor will receive no rental income.**

20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 3,200.00
b. Average monthly expenses from Line 18 above	\$ 3,752.00
c. Monthly net income (a. minus b.)	\$ -552.00

IN RE Hristov, Gueorgui Ivanov Case No. \_\_\_\_\_  
Debtor(s) (If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 25 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: November 22, 2009 Signature: /s/ Gueorgui Ivanov Hristov  
Gueorgui Ivanov Hristov Debtor

Date: \_\_\_\_\_ Signature: \_\_\_\_\_  
(Joint Debtor, if any)  
[If joint case, both spouses must sign.]

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer \_\_\_\_\_ Social Security No. (Required by 11 U.S.C. § 110.) \_\_\_\_\_  
*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address \_\_\_\_\_

Signature of Bankruptcy Petition Preparer \_\_\_\_\_ Date \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

IN RE:

Hristov, Gueorgui Ivanov

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

- None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
-89,375.00	2007 Paramount Financial Services Inc.
-57,986.00	2008 1040
-67,240.00	2007 1040

### 2. Income other than from employment or operation of business

- None ☐ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
419.00	2008 Bank Interest

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

- None ☒ a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Suntimes Company V Debtor 08 L 7157	Contract	Circuit Court of Cook County, Illinois	Pending
JP Morgan Chase 09 CH 1302	Foreclosure Chancery	Circuit Court of Cook County, Illinois	Pending
JP Morgan Chase v Debtor 09 CH 6028	Foreclosure Chancery	Circuit Court of Cook County, Illinois	Pending
First Chicago Bank & Trust v Debtor 09 CH 9666	Foreclosure Chancery	Circuit Court of Cook County, Illinois	Pending
American Express Centurion Bank v Debtor 08 M2 3302	Contract Civil	Circuit Court of Cook County, Illinois	Pending
City of Chicago v Debtor 08 M1 402015	Buiding court	Circuit Court of Cook County, Illinois	Judgment of \$4,707,500 awarded, property demolished
Sterling Jewelers Inc v Debtor 09 M1 116753	Contract -Civil	Circuit Court of Cook County, Illinois	Pending
City of Chicago Water Department	docket#09WD00885A	Department of Administrative Hearings	Not Sure
National City Mortgage v Debtor 09 CH 5530	Foreclosure Chancery	Circuit Court of Cook County, Illinois	Pending
Discover v Debtor 09 M1 182838	Contract	Circuit Court of Cook County, Illinois	Pending
Harris Bank v Debtor 08 M1 188591	Contract	Circuit Court of Cook County, Illinois	Pending

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Rusty A. Payton</b> <b>5650 N Broadway</b> <b>Chicago, IL 60660</b>	<b>11/17/09</b>	<b>2,200.00</b>
<b>\$300 received for filing fee reimbursement</b>		

## 10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

## 11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 13. Setoffs

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
<b>City Of Chicago Water Department</b>		<b>2,793.00</b>

## 14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

## 15. Prior address of debtor

None ☐ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.



## ADDRESS

1115 W. Euclid Avenue Arlington Heights, IL 60005

## NAME USED

Gueorgui Hristov

## DATES OF OCCUPANCY

2007

4716 S. Throop St. Chicago, IL 60609

Gueorgui Hristov

2006

**16. Spouses and Former Spouses**

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL- SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Paramount Financial Services Inc	36-4077549	Suite 102 5097 N. Elston Avenue Chicago, IL 60630	Mortgage Broker	2000-2007
Paramount Chicago Investments LLC	20-2626776	2nd Floor 6324 W. Hyacinth Street Chicago, IL 60645	Real Estate Holding	2005 -2008

- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

## NAME

Paramount Chicago Investments LLC

## ADDRESS

2nd Floor  
6324 W. Hyacinth Street

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **November 22, 2009** Signature /s/ Gueorgui Ivanov Hristov  
of Debtor **Gueorgui Ivanov Hristov**

Date: \_\_\_\_\_ Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

\_\_\_\_\_ **0** continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*

IN RE:

Hristov, Gueorgui Ivanov

Case No. \_\_\_\_\_

Chapter **7**

Debtor(s)

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** – Debts secured by property of the estate. (Part A must be fully completed for *EACH* debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> Department Of Revenue Administrative Hea	<b>Describe Property Securing Debt:</b> Paramount Chicago Investments LLC - 50%
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	
Property No. 2 (if necessary)	
<b>Creditor's Name:</b> FUNancing -GE Money Bank(Jet Ski)#7935	<b>Describe Property Securing Debt:</b> 2008 Kawasaki Jet Ski 1115 W. Euclid Avenue Arlington He
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

**PART B** – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b> Smart Property USA	<b>Describe Leased Property:</b> Debtors has real estate listing agreements for the properties lo	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Property No. 2 (if necessary)		
<b>Lessor's Name:</b> 303 W Ohio - Unit 2802	<b>Describe Leased Property:</b> Real estate contract to purchase condominium unit for \$439,000	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

2 continuation sheets attached (if any)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: **November 22, 2009**

/s/ Gueorgui Ivanov Hristov  
Signature of Debtor

\_\_\_\_\_  
Signature of Joint Debtor

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**  
(Continuation Sheet)

**PART A – Continuation**

Property No. 3		
<b>Creditor's Name:</b> Kawasaki HSBC(Jet Ski)#4082		<b>Describe Property Securing Debt:</b> 2008 Kawasaki Jet Ski 1115 W. Euclid Avenue Arlington He
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt		
Property No. 4		
<b>Creditor's Name:</b> National City Mortgage(1348 W. Chase Ave		<b>Describe Property Securing Debt:</b> 1348 W. Chase Avenue, Unit #3 Chicago, IL. 60626
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain Debtor is attempting to short sell _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		
Property No. 5		
<b>Creditor's Name:</b> Wamu(4716 S. Throop St., Chicago, IL. 60		<b>Describe Property Securing Debt:</b> 4716 S. Throop Street Chicago, IL. 60609
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain Debtor is attempting to short sell _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt		

**PART B – Continuation**

Property No.		
<b>Lessor's Name:</b>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Property No.		
<b>Lessor's Name:</b>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**  
(Continuation Sheet)

**PART A – Continuation**

Property No. 6	
<b>Creditor's Name:</b> Wamu-8755 S. Saginaw Ave., Chicago, Il.	<b>Describe Property Securing Debt:</b> 8755 S. Saginaw avenue Chicago, IL. 60617
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <b>Debtor is attempting to short sell</b> (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No.	
<b>Creditor's Name:</b>	<b>Describe Property Securing Debt:</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No.	
<b>Creditor's Name:</b>	<b>Describe Property Securing Debt:</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

**PART B – Continuation**

Property No.	
<b>Lessor's Name:</b>	<b>Describe Leased Property:</b> Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Property No.	
<b>Lessor's Name:</b>	<b>Describe Leased Property:</b> Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

IN RE:

Case No. \_\_\_\_\_

Hristov, Gueorgui Ivanov

Chapter 7

Debtor(s)

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors 158

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: November 22, 2009

/s/ Gueorgui Ivanov Hristov

Debtor

\_\_\_\_\_  
Joint Debtor

Hristov, Gueorgui Ivanov  
1348 W. Chase Ave.#3  
Chicago, IL 60626

American Express-Blue#3002  
Box 0001  
Los Angeles, CA 90096-0001

Bank Of America #9008  
P.O. Box 15102  
Wilmington, DE 19886-5102

Rusty A. Payton, PC  
5650 North Broadway  
Chicago, IL 60660-4414

AMERICOLLECT  
920-686-8891  
P.O. Box 1566  
Manitowoc, WI 54221-1566

Best Buy- HSBC #7059  
P.O. Box 17298  
Baltimore, MD 21297-1298

ACB AMERICAN, INC.  
PO BOX 2548  
#43708386600  
CINCINNATI, OH 45201-2548

ARMOR SYSTEMS CORP.  
#002403378  
1700 KIEFER DR., SUITE 1  
ZION, IL 60099-5105

Blatt Hasenmiller  
125 S Wacker #400  
Chicago, IL 60606

Advanta Business Cards #4724  
P.O. Box 8088  
Philadelphia, PA 19101-8088

Armor Systems Corporation  
1700 Kiefer Dr., Suite 1  
Zion, IL 60099-5105

Carson Pirie Scott Store-HSBC#4422  
P.O. Box 17264  
Baltimore, MD 21297-1264

AEGIS RECEIVABLES MANAGEMENT INC.  
P. O. Box 165809  
Irving, TX 75016

ASSET ACCEPTANCE LLC  
#39866642  
PO BOX 2036  
WARREN, MI 48090-2036

CBE Group Inc.  
866-239-6098  
131 Tower Park Dr. Suite 100  
Waterloo, IA 50701

ALLIANCE ONE RECEIVABLES  
MANAGEMENT, INC  
#19398339  
P.O. BOX 3100  
SOUTHEASTERN, PA 19398-3100

ASSOCIATED CREDITORS EXCHANGE  
(800)280-3800  
P.O. Box 33130  
Phoenix, AZ 85067-3313

CCS, INC.  
PO BOX 22630  
#P-R-9499630  
CLEVELAND, OH 44122-0630

American Express Open #1003  
P.O. Box 981540  
El Paso, TX 79998-1540

AT&T Mobility  
P.O. Box 6463  
Carol Stream, IL 60197

Chase Bank Overdraft Protection  
P.O. Box 15153  
Wilmington, DE 19886-5153

American Express Publishing  
P.O. Box 1334  
Des Plaines, IL 60017-1334

Bally Total Fitness  
POB 1090  
Norwalk, CA 90651-1090

Chase Card Services #1770  
P.O. Box 15153  
Wilmington, DE 19886-5153

American Express( In Chicago Card)#1003  
Box 0001  
Los Angeles, CA 90096-0001

Bank Of America #6622  
P.O. Box 15102  
Wilmington, DE 19886-5102

Chase Card Services #7488  
P.O. Box 15153  
Wilmington, DE 19886-5153

American Express( Platinum Card)#3002  
Box 0001  
Los Angeles, CA 90096-0001

Bank Of America #7179  
P.O. Box 15726  
Wilmington, DE 19886-5726

Chase Card Services #9443  
P.O. Box 15153  
Wilmington, DE 19886-5153

Chase Card Services -United Mileage Plus  
P.O. Box 15153  
Wilmington, DE 19886-5153

City Of Chicago(Water Dept.) 4716 S. Thr  
P.O. Box 6330  
Chicago, IL 60680-6330

Discover Card #7318  
P.O. Box 30395  
Salt Lake City, UT 84130-0395

Chase Card Services#7560  
P.O. Box 15153  
Wilmington, DE 19886-5153

City Of Chicago-Water Bill  
121 N LaSalle Street  
Chicago, IL 60602

DS WATER OF AMERICA, INC.  
P.O. BOX 5013  
HAYWARD, CA 94540-5013

Chicago Sun Times  
C/O Jack Rottner  
POB 10417  
Chicago, IL 60610

CLIENT SERVICES, INC.  
#9884591  
3451 Harry Truman Blvd  
St. Charles, MO 63301-4047

ENHANCED RECOVERY COPORATION  
#24092887  
8014 BAYBERRY RD.  
JACKSONVILLE, FL 32256-7412

Citgo-CITIBANK(South Dakota)N.A. #858  
Processing Center  
Des Moines, IA 50362-0300

COLLECTION BUREAU OF AMERICA  
#13355650  
P.O. BOX 5013  
HAYWARD, CA 94540-5013

ERSOLUTIONS, INC.  
PO BOX 9004  
#B-17437830  
RENTON, WA 98057-9004

City Bank(South Dakota)N.A. Home Depot-b  
Processing Center  
Des Moines, IA 50362-0300

COM ED RE:2701-03 W. JACKSON  
P. O. Box 6111  
CHICAGO, IL 60197-6111

FIA Card Services(Bank Of America)#2159  
P.O. Box 15726  
Wilmington, DE 19886-5726

City Of Chicago  
121 N LaSalle Street  
Chicago, IL 60602

ComEd(Jackson Electric Bill)  
P. O. Box 6111  
Carol Stream, IL 60197-6111

Fidelity National Credit Services, LTD  
P.O. Box 3051  
Orange, CA 92857

City Of Chicago A Municipal Corp.Jackson  
121 N LaSalle Street  
Chicago, IL 60602

Corporate Receivables, Inc.  
P.O. Box 32995  
Reference#3624483  
Phoenix, AZ 85064-2995

Fidelity National Credit Services, Ltd.  
877-298-1555  
P. O. Box 3051  
Orange, CA 92857

City Of Chicago Admin Hearings Dept Of R  
121 N LaSalle Street  
Chicago, IL 60602

Creditors Interchange  
877-770-6335  
80 Holtz Drive  
Buffalo, NY 14225

First Chicago Bank&Trust RE1 On 2701-03  
4343 N. Elston Avenue  
Chicago, IL 60641

City Of Chicago Department Of Water#9108  
P.O. Box 6330  
Chicago, IL 60680-6330

Department Of Revenue Administrative Hea  
8212 Innovation Way  
Chicago, IL 60682-0082

First Chicago Bank&Trust-RE2 On 2701-03  
4343 N. Elston Avenue  
Chicago, IL 60641

City Of Chicago Department Of Water#9109  
P.O. Box 6330  
Chicago, IL 60626

Diagnostic Radiology Specialists  
Department 4062  
Carol Stream, IL 60122

First National Colection Bureau, Inc.  
(800)824-6191  
610 Waltham Way  
Sparks, NV 89434



First Premier Bank  
P.O. Box 5147  
Sioux Falls, SD 57117-5147

HARRIS&HARRIS, LTD  
312-893-4840  
222 Merchandise Mart Plaza, Suite 1900  
Chicago, IL 60654

Jack Rottner  
POB 10417  
Chicago, IL 60610

FIRSTSOURCE ADVANTAGE, LLC  
REF.#12940534  
205 Bryant Woods South  
Amherst, NY 14228

Heavner Scott  
111 E Main Street #200  
Decatur, IL 62523

James A. West, P. C.  
Suite 130  
6380 Rogerdale Road,  
Houston, TX 77072-1624

FREDERICK J. HANNA&ASSOCIATES, P.C.  
#09479936  
1427 ROSWELL ROAD  
MARIETTA, GA 30062

Hinckley Springs  
P.O. Box 660579  
Dallas, TX 75266-0579

Jared Jewellery Galeria  
C/O Weltman Weinberg  
180 N LaSalle #240  
Chicago, IL 60601

FUNancing -GE Money Bank(Jet Ski)#7935  
P.O. Box 960061  
Orlando, FL 32896-0061

Home Depot Citibank South Dakota N.A. #2  
P.O. Box 6029  
The Lakes, NV 88901-6029

Kamm Shapiro  
17 N State #990  
Chicago, IL 60601

GE Money Bank  
888-248-3182  
P.O. Box 981064  
El Paso, TX 79998-1064

Home Depot Credit Services #7631  
Processing Center  
Des Moines, IA 50364-0500

Kawasaki HSBC(Jet Ski)#4082  
P.O. Box 17602  
Baltimore, MD 21297-1602

GE Money Bank-ABT TV Account#4865  
P.O. Box 960061  
Orlando, FL 32896-0061

Horizon Financial Management  
Client Acct.#40027468  
8585 S. Broadway, Ste 880  
Merrillville, IN 46410-5661

Law Office Of Talan & Ktsanes  
Suite 840  
300 West Adams  
Chicago, IL 60606

GE Money Bank-Men's Wearhouse Account  
P.O. Box 530942  
Atlanta, GA 30353-0942

I. C. SYSTEM, INC.  
P.O. BOX 64437  
444 HIGHWAY 96 EAST  
ST. PAUL, MN 55164-0437

LAW OFFICES  
BLATT,HASENMILLER,LEIBSKER&M  
#2322254  
125 SOUTH WACKER DR., SUITE 400  
CHICAGO, IL 60606

Goldman & Grant  
File No. 65767  
205 W. Randolph St., Suite 1100  
Chicago, IL 60606

I.C. System, Inc.  
P.O. Box 64378  
St. Paul, MN 55164-0378

LAW OFFICES  
BLATT,HASENMILLER,LEIBSKER&M  
#2335536  
125 SOUTH WACKER DR., SUITE 400  
CHICAGO, IL 60606

Goodwin & Bryan, LLP  
P.O. Box 26094  
Fairview Park, OH 44126-3162

Infinity Group Receivables, LLC  
Suite 340  
3175 Satallite Blvd., Building 600,  
Duluth, GA 30096

Law Offices MAN BRACKEN LLP  
702 King Farm Blvd  
File No. 184985400  
Rockville, MD 20850-5775

Harris N.A.(Business Loan)  
P.O. Box 6290  
Carol Stream, IL 60197

Jack H. Rottner Attorney  
(312)558-3003  
P.O. Box 10417  
Chicago, IL 60610

LEADING EDGE RECOVERY SOLUTIONS  
#10341445  
5440 N. CUMBERLAND AVE STE 300  
CHICAGO, IL 60656-1490

LEADING EDGE RECOVERY SOLUTIONS,  
LLC  
#10349319  
5440 N. CUMBERLAND AVE., STE 300  
CHICAGO, IL 60656-1490

Menards- HSBC #4597  
P.O. Box 17602  
Baltimore, MD 21297-1602

Nationwide Credit, Inc.  
P.O. Box 740640  
Acct.#74975999180742  
Atlanta, GA 30374-0640

LEADING RECOVERY SOLUTIONS  
#10341733  
5440 N. CUMBERLAND AVE STE  
CHICAGO, IL 60656-1490

MEYER&NJUS, PA  
1100 U.S. BANK PLAZA  
200 SOUTH SIXTH STREET  
MINNEAPOLIS, MI 55402

NCB MANAGEMENT SERVICES INC  
PO BOX 1099  
FILE#1002949371  
LONGHORNE, PA 19047

LTD FINANCIAL SERVICES, L.P.  
713-773-3100  
7322 Southwest Freeway, Suite 1600  
Houston, TX 77074

MRS ASSOCIATES, INC.  
#809069  
1930 OLNEY AVE.  
CHERRY HILL, NJ 08003

NCO FINANCIAL SYSTEMS  
P. O. Box 15773  
Wilmington, DE 19850-5773

LTD FINANCIAL SERVICES, LP  
713-773-3100  
7322 SOUTHWEST FREEWAY, SUITE1600  
HOUSTON, TX 77074

National City Mortgage(1348 W. Chase Ave  
3232 Newmark Drive  
Miamisburg, OH 45342

NCO FINANCIAL SYSTEMS INC  
P.O. BOX 17080  
Acct.#74975999180742  
WILMINGTON, DE 19850-7080

Macke Water Systems  
P.O. Box 545  
Wheeling, IL 60090-0545

NATIONAL ENTERPRISE SYSTYEMS  
#6561347  
29125 SOLON ROAD  
SOLON, OH 44139-3442

NCO FINANCIAL SYSTEMS INC  
DEPT 64  
PO BOX 12100  
TRENTON, NJ 08650

MACY'S- Department Stores National Bank#  
P.O. Box 689195  
Des Moines, IA 50368-9195

NATIONAL ENTERPRISE SYSTEMS  
#6562643  
29125 SOLON ROAD  
SOLON, OH 44139-3442

NCO FINANCIAL SYSTEMS INC.  
877-278-5297  
P.O. Box 4906 DEPT 64  
Trenton, NJ 08650

Mara S. Georges Corporation Counsel  
Steven Quantance Mckenzie  
30 N. Lasalle St., Ste.700  
Chicago, IL 60602

NATIONS RECOVERY CENTER, INC.  
#359013286  
6491 PEACHTREE INDUSTRIAL BLVD  
ATLANTA, GA 30360

NCO FINANCIAL SYSTEMS INC.  
877-885-9695  
P.O.Box 15889  
Wilmington, DE 19850-5889

MCM MIDLAND CREDIT MANAGEMENT,  
INC.  
#8530497060  
P.O. BOX 60578  
LOS ANGELES, CA 90060-0578

NATIONWIDE CREDIT, INC.  
ID#09280145542  
P.O. BOX 740640  
ATLANTA, GA 30374-0640

NCO FINANCIAL SYSTEMS INC.  
Acct.# MI6216  
P.O. Box 15889  
Wilmington, DE 19850-5889

MEDICAL BUSINESS BUREAU, LLC  
P.O. BOX 1219  
Acct.#H000106930  
PARK RIDGE, IL 60068

Nationwide Credit, Inc.  
#09155163703  
PO BOX 740640  
ATLANTA, GA 30374-0640

OLD NAVY #2950  
P.O. Box 530942  
Atlanta, GA 30353-0942

MEDICAL BUSINESS BUREAU, LLC  
PO BOX 1219  
#H000109974  
PARK RIDGE, IL 60068

Nationwide Credit, Inc.  
P.O. Box 740640  
ID Number 08314111538  
Atlanta, GA 30374-0640

Orkin Pest Control (Jackson Property)  
2000 S. 25th Avenue, Ste B  
Broadview, IL 60155-2820

Orkin, Inc.  
2000 S. 25th Avenue, Ste B  
Broadview, IL 60155-2820

PRO CONSULTING SERVICES, INC.  
P. O. Box 66768  
Source#6035322021596808  
Houston, TX 77266-6768

SWEDISH COVENANT #2672  
5140 N. CALIFORNIA  
CHICAGO, IL 60625

Peoples Gas-2701-03 W. Jackson  
Chicago, IL 60687-0001

Quill Corporation(Business Office Supply  
POB 94080  
Palatine, IL 60094

SWEDISH COVENANT HOSPITAL  
5140 N. CALIFORNIA  
CHICAGO, IL 60625

Peoples Gas-8755 S. Saginaw St., Chicago  
Chicago, IL 60687-0001

R.M.S.  
P.O. Box 523  
4836 Brecksville Rd.  
Richfield, OH 44286

Swedish Covenant Hospital #0245  
Chicago, IL 60625

Peoples Gas-Re;2701-03 W. Jackson  
Chicago, IL 60687-0001

RECEIVABLES PERFORMANCE  
MANAGEMENT LLC  
#16393287  
20816 44TH AVE W  
LYNNWOOD, WA 98036

Swedish Covenant Hospital #5849  
5145 N. California Avenue  
Chicago, IL 60625

Pierce & Assoc  
1 N Dearborn #1300  
Chicago, IL 60612

REDLINE RECOVERY SERVICES, LLC  
#A7726  
6201 BONHOMME RD., SUITE 100S  
Houston, TX 77036-4365

Swedish Covenant Hospital #6877  
5140 N. California Avenue., Suite G400  
Chicago, IL 60625

Pirce & Associates  
312-346-9088  
1 North Dearborn,Suite 1300  
Chicago, IL 60602

RMS  
PO BOX 20410  
240 EMERY STREET  
LEHIGH VALLEY, PA 18002

Swedish Covenant Hospital #8279  
5140 N. California Avenue., Suite G400  
Chicago, IL 60625

Polsinelli Shalton  
180 N Stetson #4525  
Chicago, IL 60601

SCH LABORATORY PHYSICIANS, SC  
PO BOX 4353  
CAROL STREAM, IL 60122-0001

Swedish Emergency Assoc PC#1298  
P. O. Box 5940 Dept 20-1070  
Carol Stream, IL 60197-5940

Polsinelli&Shughart PC  
312-819-1900 Kimberly K. Enders  
180 N. Stetson Avenue, Suite 4525  
Chicago, IL 60601

Sentry Credit, Inc.  
800-6082581  
P.O. Box 12070  
Everett, WA 98206-2070

T-Mobile  
P.O. Box 742596  
Cincinnati, OH 45274-2596

PORTFOLIO RECOVERY ASSOCIATES, LLC Smart Property USA  
PO BOX 12914  
#7095960981003  
NORFOLK, VA 23541

5650 N Broadway  
Chicago, IL 60660

TALAN & KTSANES  
312-629-7550  
300 W. Adams St., #840  
Chicago, IL 60606

PRO CONSULTING SERVICES, INC.  
800-523-1830  
P. O. Box 66768  
Houston, TX 77266-6768

STELLAR RECOVERY INC  
#941750  
1845 HIGHWAY 93 SOUTH SUITE 310  
KALISPELL, MT 59901

U.S. Cellular  
P.O. Box 0203  
Palatine, IL 60055-0203

United Recovery Systems, Inc.  
URS:11158478  
P.O. Box 722910  
Houston, TX 77272-2910

United Recovery Systems, LP  
URS.#11781769  
P.O. Box 722929  
Houston, TX 77272-2929

Wamu(4716 S. Throop St., Chicago, IL. 60  
P.O. Box 9001123  
Louisville, KY 40290-1123

Wamu-8755 S. Saginaw Ave., Chicago, Il.  
P.O. Box 44016  
Jacksonville, FL 32231-4016

Weltman Weinberg  
180 N LaSalle #240  
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Weltman,Weinberg&Reis Co.,L.P.A.  
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WEST ASSET MANAGEMENT  
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STOCKTON, CA 95210-3370

World Financial Network National Express  
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Columbus, OH 43218-2125

Zucker & Assoc  
7366 N Lincoln  
Lincolnwood, IL 60712

Zwicker & Associates, P.C.  
Attorney At Law  
80 Minuteman Road  
Andover, Massachusetts, MS 01810-1031

IN RE:

Hristov, Gueorgui Ivanov

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ **2,200.00**

Prior to the filing of this statement I have received ..... \$ **2,200.00**

Balance Due ..... \$ **0.00**

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☐ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
  - e. [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:  
**Representation of debtor in any adversary proceeding or in any matter concerning the dischargeability of debt or the denial of discharge.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**November 22, 2009**

Date

**/s/ Rusty Payton**

Rusty Payton 6201771  
Rusty A. Payton, PC  
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(773) 496-8949 Fax: (773) 913-2446  
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